

Exhibit S

Affidavit of Request for Full Disclosure and Offset – Sent to Ally Bank on December 9, 2024
(Registered Mail RE 348 814 064 US)

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On December 9, 2024, Plaintiff mailed a second affidavit to Ally Bank via Registered Mail (USPS Tracking No. RF 348 814 064 US), titled 'Affidavit of Request for Full Disclosure and Offset.' This was issued after Ally failed to respond to the initial affidavit sent October 31, 2024, and after additional proof of forgery had been validated by the State of Michigan.

Key Requests and Legal Demands in the Affidavit:

- Full disclosure of how the alleged loan was funded and whether the promissory note was used as an asset under the Borrower-In-Custody (BIC) program.
- Accounting of any funds, credits, or profits derived from use or resale of the forged note.
- Formal notice of Plaintiff's intent to offset any remaining balance due to non-disclosure, unauthorized use of a negotiable instrument, and documented fraud.
- Ten-day deadline to respond with supporting evidence or Plaintiff would pursue legal remedies and move for equitable relief and damages.

As with the prior affidavit, Ally Bank failed to provide a valid rebuttal or produce the requested documentation. This strengthens Plaintiff's claim of continued willful misconduct and provides a foundation for damages related to fraud, concealment, and misuse of financial instruments.